APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/543,938	04/06/2000	Dushyant Sharma	39440/199992	7936

			EXAMINER
22922	7590	05/27/2004	BACKER, FIRMIN

REINHART BOERNER VAN DEUREN S.C.
ATTN: LINDA GABRIEL, DOCKET COORDINATOR
1000 NORTH WATER STREET
SUITE 2100
MILWAUKEE, WI 53202

ART UNIT	PAPER NUMBER
3621	

DATE MAILED: 05/27/2004

Please find below and/or attached an Office communication concerning this application or proceeding.

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE <u>3</u> MONTH(S) FROM
THE MAILING DATE OF THIS COMMUNICATION.
- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed
  after SIX (6) MONTHS from the mailing date of this communication.
- If the period for reply specified above is less than thirty (30) days, a reply within the statutory minimum of thirty (30) days will be considered timely.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133).
- Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any
  earned patent term adjustment. See 37 CFR 1.704(b).

Status

1)☒ Responsive to communication(s) filed on *26 March 2004* .

2a)☐ This action is **FINAL**. 2b)☒ This action is non-final.

3)☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is
closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

4)☒ Claim(s) *1-11,13,17,21-34,38-43,47-55,57-60,62-65 and 71-81* is/are pending in the application.

4a) Of the above claim(s) _____ is/are withdrawn from consideration.

5)☐ Claim(s) _____ is/are allowed.

6)☒ Claim(s) *1-11,13,17,21-34,38-43,47-55,57-60,62-65 and 71-81* is/are rejected.

7)☐ Claim(s) _____ is/are objected to.

8)☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

9)☐ The specification is objected to by the Examiner.

10)☐ The drawing(s) filed on _____ is/are: a)☐ accepted or b)☐ objected to by the Examiner.

Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).

11)☐ The proposed drawing correction filed on _____ is: a)☐ approved b)☐ disapproved by the Examiner.

If approved, corrected drawings are required in reply to this Office action.

12)☐ The oath or declaration is objected to by the Examiner.

Priority under 35 U.S.C. §§ 119 and 120

13)☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).

a)☐ All b)☐ Some * c)☐ None of:

1.☐ Certified copies of the priority documents have been received.

2.☐ Certified copies of the priority documents have been received in Application No. _____ .

3.☐ Copies of the certified copies of the priority documents have been received in this National Stage
application from the International Bureau (PCT Rule 17.2(a)).

* See the attached detailed Office action for a list of the certified copies not received.

14)☐ Acknowledgment is made of a claim for domestic priority under 35 U.S.C. § 119(e) (to a provisional application).

a) ☐ The translation of the foreign language provisional application has been received.

15)☐ Acknowledgment is made of a claim for domestic priority under 35 U.S.C. §§ 120 and/or 121.

Attachment(s)

1) ☒ Notice of References Cited (PTO-892)
2) ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)
3) ☐ Information Disclosure Statement(s) (PTO-1449) Paper No(s) *2* .

4) ☐ Interview Summary (PTO-413) Paper No(s). _____ .
5) ☐ Notice of Informal Patent Application (PTO-152)
6) ☐ Other: .

Response to Amendment

This is in response to an amendment file on March 26th, 2004. In the amendment, claims 1, 11, 21, 38, 40, 47, 49, 51, 62 and 71 have been amended, no claim has been canceled, and no claim has been added. Claims 1-11, 13, 17, 21-34, 38-43, 47-55, 57-60, 62-65, 71-81 remain pending in the letter.

Response to Arguments

Applicant's arguments with respect to claims 1-11, 13, 17, 21-34, 38-43, 47-55, 57-60, 62-65, 71-81 have been considered but are moot in view of the new ground(s) of rejection.

Claim Rejections - 35 USC § 103

1.   The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

> (a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negatived by the manner in which the invention was made.

2.   Claims 1-11, 13, 17, 21-34, 38-43, 47-55, 57-60, 62-65, 71-81 are rejected under 35 U.S.C. 103(a) as being unpatentable over Shutzer (U.S. Patent No 6,292,789) in view of Kolling et al (U.S. Patent No 5,963,925).

3.   As per claims 1, 21, 38, 40, 47, 49, 51, 62 and 71, Shutzer teaches a system/method for presenting and paying bills (*see abstract, fig 1)* comprising a common document model

processing functionality (*bill service provider, 104*) adapted to transform the relevant

information into a common document model, which common document model is adapted to

accommodate the relevant information from the plurality of billers and according to the plurality

of data types (*see figs 1-7, column 14 line 26-15 line 2*), a database adapted to store the

transformed information from the common document model processing functionality (*see figs 1-

7, column 14 line 26-15 line 2*), and presentation functionality (*bill presentment and payment,

124*) adapted to retrieve information from the database and output at least some of the

information via a network for use by bill payers (*see abstract, fig 1-5, column 13 line 11-14 line

25*). Shutzer fail to teach parsing/extracing functionality which is adapted to parse billing data

from a plurality of billers using rules of conversion according to which the parsing functionality

is programmed, corresponding to a plurality of data types and to provide relevant information for

further use by the system and biller has a subset of data and attributes accommodated by the

common data. However, Kolling et al. teach parsing functionality which is adapted to parse

billing data from a plurality of billers using rules of conversion according to which the parsing

functionality is programmed, corresponding to a plurality of data types and to provide relevant

information for further use by the system biller has a subset of data and attributes accommodated

by the common data (*see abstract, fig 3, 4, 6, 12, column 18 lines 3-56, 23 line 10-50, and claim

36 and 42*). Therefore, it would have been obvious to one of ordinary skill in the art at the time

the invention was made to modify Shutzer's inventive concept to include Kolling et al's teach

parsing functionality which is adapted to parse billing data from a plurality of billers using rules

of conversion according to which the parsing functionality is programmed, corresponding to a

plurality of data types and to provide relevant information for further use by the system biller has

a subset of data and attributes accommodated by the common data because this would have

given the customer complete control of the payment timing and amount having exclusive

authority to make full or partial payment or to forego payment thereby minimizing induce errors

that would detrimentally slow the bill presentment and payment system.

4.   As per claims 2-4, Shutzer teaches a system wherein the parsing functionality is adapted

to parse data from a print/interchange/financial stream of data provided by a biller (*see abstract,*

fig 1-5, column 13 line 11-14 line 25).

5.   As per claims 5-9, Shutzer teaches a system wherein the presentation functionality is

adapted to output information for use by the bill payers using style sheet in order to render

information is a suitable form using markup language, is adapted to output information for use

by bill payers using or not financial software or browser (*see figs 1-7, column 14 line 26-15 line*

2).

6.   As per claims 10, 11, 13, 17, 50, 52, 55, 58, 59, 72, 75, 76, 78, 79, 81, Shutzer teaches a

system for presenting and paying bills (*see abstract, fig 1)*, comprising interactivity functionality

to detect and respond to communication from bill payers by retrieving information from the

database and presenting it to a payer in a form requested by the bill payer; and altering

information in the database corresponding to the bill payer according to the communications (*see*

figs 1-7, column 14 line 26-15 line 2).

7.   As per claims 17, 34, 53, 54, 73, 74, Shutzer teaches a system for presenting and paying

further comprising a financial source interface adapted to send and receive communication to

and from at least one financial entity and to alter information in the database according to the

financial source communications (*see figs 1-7, column 14 line 26-15 line 2*).

8.   As per claims 22-24, 63-65, Shutzer teaches a system wherein the billing data is extracted

from a print/interchange/financial stream of data provided by a plurality of billers (*see abstract,*

fig 1-5, column 13 line 11-14 line 25).

9.   As per claims 25-29, Shutzer teaches a system wherein some information is output using

the bill payers using style sheet in order to render information is a suitable form using markup

language, is adapted to output information for use by bill payers using or not financial software

or browser (*see figs 1-7, column 14 line 26-15 line 2*).

10.   As per claims 30-33, Shutzer teaches a system further comprising detecting and

responding to communication from bill payers by retrieving information from the database and

presenting it to a payer in a form requested by the bill payer; and altering information in the

database corresponding to the bill payer according to the communications (*see figs 1-7, column*

14 line 26-15 line 2).

11.   As per claims 34, Shutzer teaches a system wherein the interface is adapted t allow bill

payers to specify the location of the output (*see figs 1-7, column 14 line 26-15 line 2*)

12.   As per claims 41-43, 57, 77, Shutzer et al teach a system wherein the biller interface is adapted to allow the plurality of billers to alter the appearance bill presentment and to communicate with payers based on market segments (*see fig 25, column 20 line 16-55*).

13.   As per claim 48, 60, 80, Shutzer et al teach a system further comprising an agent interface coupled to the database to allow agents having agency relationship (*see figs 1-7, column 14 line 26-15 line 2*).

Conclusion

14.   Applicant's amendment necessitated the new ground(s) of rejection presented in this Office action. Accordingly, **THIS ACTION IS MADE FINAL**. See MPEP § 706.07(a). Applicant is reminded of the extension of time policy as set forth in 37 CFR 1.136(a).
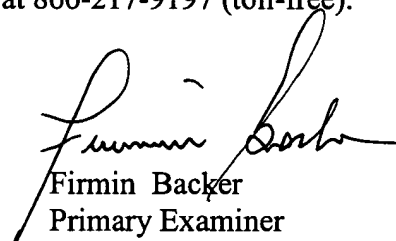
A shortened statutory period for reply to this final action is set to expire THREE MONTHS from the mailing date of this action. In the event a first reply is filed within TWO MONTHS of the mailing date of this final action and the advisory action is not mailed until after the end of the THREE-MONTH shortened statutory period, then the shortened statutory period will expire on the date the advisory action is mailed, and any extension fee pursuant to 37 CFR 1.136(a) will be calculated from the mailing date of the advisory action. In no event, however, will the statutory period for reply expire later than SIX MONTHS from the date of this final action.

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Firmin Backer whose telephone number is (703) 305-0624. The examiner can normally be reached on Mon-Thu 9:00 AM - 5:00 PM.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, James Trammell can be reached on (703) 305-9768. The fax phone number for the organization where this application or proceeding is assigned is 703-872-9306.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see http://pair-direct.uspto.gov. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free).

Firmin Backer
Primary Examiner
Art Unit 3621

May 19, 2004